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Art Unit 4176

Attn: Mail Stop Amendment

Re: U.S. Utility Patent Application
Application No. 10/736,181; Filed: December 15, 2003
For: Global Account Reconciliation Tool
Inventors: TANDON *et al.*
Our Ref: 2348.0030000

Sir:

Transmitted herewith for appropriate action is an Amendment and Reply Under 37 C.F.R. §1.111. This document is being filed electronically through EFS-Web.

In the event that extensions of time are necessary to prevent abandonment of this patent application, then such extensions of time are hereby petitioned.

The U.S. Patent and Trademark Office is hereby authorized to charge any fee deficiency, or credit any overpayment, to our Deposit Account No. 19-0036.

Respectfully submitted,

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MKH/BBV/mls
Enclosure(s)

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